

**EXHIBIT A**

LAW 553-DE-eps-14 10/15

**LAW 553-DE-eps-14 10/15****RETAIL INSTALLMENT SALE CONTRACT  
SIMPLE FINANCE CHARGE**

Dealer Number \_\_\_\_\_ Contract Number \_\_\_\_\_

**82380**

Buyer Name and Address (Including County and Zip Code) <b>MALCOLM THOMAS HALL</b> <b>317 BRYN LANE</b> <b>SMYRNA DE 19977</b>	Co-Buyer Name and Address (Including County and Zip Code) <b>RANDOLPH D HALL</b> <b>317 BRYN LANE</b> <b>SMYRNA DE 19977</b>	Seller-Creditor (Name and Address) <b>WILLIS CHEVROLET, INC.</b> <b>2707 S DUPONT HWY</b> <b>SMYRNA DE 19977</b>
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
<b>USED</b>	<b>2014</b>	<b>CHEVROLET</b> <b>Cruze</b>	<b>1G1PC5SB4E7331222</b>	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> _____

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of
<b>5.29 %</b>	<b>\$ 2721.50</b>	<b>\$ 15193.00</b>	<b>\$ 17914.50</b>	<b>\$ 1500.00</b> is
<b>\$ 19414.50</b>				

**Your Payment Schedule Will Be:**

Number of Payments	Amount of Payments	When Payments Are Due
<b>75</b>	<b>238.86</b>	Monthly beginning <b>11/01/2016</b>
<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

Or As Follows:

**N/A**

**Late Charge.** If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 15 or 5 % of the part of the payment that is late, whichever is less.

**Prepayment.** If you pay off all your debt early, you will not have to pay a penalty.

**Security Interest.** You are giving a security interest in the vehicle being purchased.

**Additional Information:** See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

**APPLICABLE LAW**

Federal law and the law of the state of our address shown above apply to this contract.

**NO COOLING OFF PERIOD**

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

**Used Car Buyers Guide.** The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

**Spanish Translation:** Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

**WARRANTIES SELLER DISCLAIMS**

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

**Returned Payment Charge:**

You agree to pay a charge of \$40 if any check you give us is dishonored or electronic payment you make is returned unpaid.

**SERVICING AND COLLECTION CONTACTS**

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

**NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

Buyer Initials MT Co-Buyer Initials RH

09/17/2016 04:01 pm

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# CERTIFICATE OF TITLE

## State of Delaware

 STOCK NO.  
**0547908**

DIVISION OF MOTOR VEHICLES

DEPARTMENT OF TRANSPORTATION

TITLE, TAG AND REGISTRATION NO. <b>519419</b>		SPECIAL TAG, IF ANY		ODOMETER MILEAGE <b>14,769</b>		ACTUAL VEHICLE MILEAGE	
MANUFACTURER AND YEAR <b>CHEV 2014</b>		MODEL <b>CRZ</b>		BODY STYLE <b>4D</b>		YEARLY FEE <b>40.00</b>	
TITLE DATE <b>09/29/2016</b>		EXPIRATION DATE <b>07/01/2019</b>		VEHICLE IDENTIFICATION NO. <b>1G1PC5SB4E7331222</b>			
REG WEIGHT		MGWR <b>4,141</b>		USE <b>TRANSFER</b>		COLOR <b>BLK</b>	


 T516001324594  
 DOCID

 ISSUED TO  
**HALL MALCOLM THOMAS**  
**HALL RANDOLPH D**  
**317 BRYN LN**  
**SMYRNA DE 19977**

 2016092918610140VMW 0071400RT 00519419  
 &OR

LIENHOLDER(S)

1. FIRST NIAGRA BANK NA  
PO BOX 21990  
LEHIGH VALLEY PA 19977

 1ST LIEN  
 DATE OF RELEASE \_\_\_\_\_

LIENHOLDER

AUTHORIZED REPRESENTATIVE

 2ND LIEN (IF ANY)  
 DATE OF RELEASE \_\_\_\_\_

LIENHOLDER

AUTHORIZED REPRESENTATIVE

 3RD LIEN (IF ANY)  
 DATE OF RELEASE \_\_\_\_\_

LIENHOLDER

AUTHORIZED REPRESENTATIVE



I, the undersigned, hereby certify that an application for certificate of title has been made for the vehicle described hereon, pursuant to the provisions of the Motor Vehicle Laws of this State, and the applicant named on the face hereon has been duly recorded as the lawful owner of said vehicle. I further certify that the vehicle is subject to the security interests shown hereon, if any. However, the vehicle may be subject to other security interests not filed with this Department. The Department will not be responsible for false or fraudulent odometer statements made in the assignment of the Certificate of Title or for errors made in the recording by the Department.

 STOCK NO. **0547908**

PMVAVMW

DIRECTOR, MOTOR VEHICLE DIVISION

**STORE IN A SAFE PLACE**  
**ANY ALTERATIONS, ERASURES, OR**  
**MUTILATIONS VOID THIS TITLE**

### VOID IF ALTERED

DO NOT DETACH UNTIL SOLD - SEE REVERSE SIDE

## SELLERS REPORT OF SALE

 STATE OF DELAWARE  
 DIVISION OF MOTOR VEHICLES

TAG NO. <b>519419</b>		MANUFACTURER & YEAR <b>CHEV 2014</b>		VEHICLE IDENTIFICATION NO. <b>1G1PC5SB4E7331222</b>		SELLING PRICE		DATE			
NAME OF SELLER (CURRENT REGISTERED OWNER) <b>HALL MALCOLM THOMAS</b>						NAME OF BUYER					
COMPLETE ADDRESS OF SELLER						COMPLETE ADDRESS OF BUYER					
CITY		STATE		ZIP		CITY		STATE		ZIP	
SELLER'S SIGNATURE <b>X</b>				ODOMETER READING (MILES (NO TENTHS))		BUYER'S DRIVERS LICENSE NO.			STATE		

**WARNING—WHEN YOU SELL/RELEASE INTEREST IN THIS VEHICLE, YOU MUST MAIL THIS DETACHMENT ALONG WITH THE REGISTRATION CARD IMMEDIATELY TO DMV REGISTRATION SECTION, PO BOX 698, DOVER, DE 19903 TO ENSURE YOUR RESPONSIBILITY FOR THE VEHICLE IS RELEASED.**